

Medicare Cost Assistance Programs

What is the Medicare Savings Program?

Medicare Savings Programs (MSPs) are state programs that assist you with paying your Medicare costs. To qualify for a MSP, you must meet your state's income and asset limits. Below are the **baseline federal** income and asset limits for each MSP. Most states use these limits, but **some states have different guidelines**. There are three main programs, each with different benefits and eligibility requirements:

| MSP | Benefits | Monthly income limit | Asset limit |
|---|---|--|---|
| Qualified Medicare Beneficiary (QMB) | - Pays Part A and B premiums - Eliminates cost-sharing for Medicare-covered services | Individual: \$1,094 Couple: \$1,472 | Individual: \$7,970 Couple: \$11,960 |
| Specified Low-income Medicare Beneficiary (SLMB) | - Pays Part B premium | Individual: \$1,308 Couple: \$1,762 | Individual: \$7,970 Couple: \$11,960 |
| Qualifying Individual (QI) | - Pays Part B premium | Individual: \$1,469 Couple: \$1,980 | Individual: \$7,970 Couple: \$11,960 |

Contact your local Medicaid office or State Health Insurance Assistance Program (SHIP) for state-specific guidelines. Visit www.shiphelp.org or call 877-839-2675 to locate your SHIP.

What is Extra Help?

Extra Help is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage. If you are enrolled in Medicaid, Supplemental Security Income, or a MSP, you will automatically qualify for Extra Help regardless of whether you meet Extra Help's eligibility requirements. If you are not enrolled in these programs, the eligibility requirements are below:

| Income limit | Asset limit | Program | Copayments |
|---|---------------------------------------|--|--|
| Below \$1,630 (\$2,198 for couples) per month | Up to \$14,790 (\$29,520 for couples) | Partial Extra Help - Premium depends on your income - \$92 deductible or the plan's standard deductible, whichever is cheaper | - 15% coinsurance or the plan copay, whichever is less - After \$6,550 in out-of-pocket drug costs, you pay \$3.70/generic and \$9.20/brand-name or 5% of the drug cost, whichever is greater |
| Up to \$1,469 (\$1,980 for couples) per month | Up to \$9,470 (\$14,960 for couples) | Full Extra Help \$0 premium and deductible | - \$3.70 generic copay - \$9.20 brand-name copay - No copay after \$6,550 in out-of-pocket drug costs |

You can apply for Extra Help through the Social Security Administration (SSA). Visit www.ssa.gov or call 800-839-2675 to learn more. For assistance with the Extra Help application, call your SHIP. Visit www.shiphelp.org or call 877-839-2675 to locate your SHIP.

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What other programs can help me save money on my care?

State Pharmaceutical Assistance Programs (SPAPs)

- Many states offer SPAPs to help residents pay for prescription drugs
- Each program works differently and has different requirements for eligibility
- To learn if your state has an SPAP and find out if you qualify, contact your SHIP (see the last page)

Facilities that may offer care at a reduced cost

- Human Resources and Services Administration (HRSA) facilities
 - HRSA facilities may also be called Federally Qualified Health Centers (FQHCs)
 - Hundreds of these government-funded health centers around the country provide medical care regardless of your ability to pay
 - For more information, contact your SHIP (see the last page)
- The Hill-Burton Program
 - The Hill-Burton Program offers free or reduced cost care at Hill-Burton facilities
 - Most states have the Hill-Burton program
 - Services that are fully covered by other types of insurance (like Medicare or Medicaid) are not eligible for Hill-Burton coverage
 - Eligibility for the Hill-Burton program is based on your income and family size
 - To apply, call the Admission, Business, or Patient Accounts office at a Hill-Burton facility

Medicaid

- People can be eligible for both Medicare and Medicaid
- Medicaid can cover services that Medicare does not, like long-term care
- It can also pick up Medicare's out-of-pocket costs, like copayments or coinsurances
- Generally, your income and assets must be below a certain amount to qualify, but this amount varies from state to state and from program to program
- Call your local Medicaid office to learn about Medicaid programs in your state
- Your State Health Insurance Assistance Program (SHIP) can also help you know if you might be eligible and can help you apply (see the last page)

How can Medicare fraud, errors, and abuse affect my costs?

Medicare fraud, errors, and abuse can all result in greater financial losses for Medicare beneficiaries. For example:

- You could be billed for the entire cost of a service, by a provider who should have billed Medicare.
- You could be charged for health care services that you never received, were excessive, or were not medically necessary.
- Your medical identity could be stolen, allowing a scammer to receive medical treatment and bill your insurance.

You should always read your Medicare Summary Notices (MSN) or Explanation of Benefits (EOB), so you that you can detect any errors of fraud. If you believe your Medicare number has been misused, contact your local Senior Medicare Patrol, or SMP (see the last page).

Medicare Cost Assistance Programs

Who can I contact about Medicare cost assistance programs?

State Health Insurance Assistance Program (SHIP): Contact your SHIP to learn about eligibility requirements for the Medicare Savings Program, Extra Help, State Pharmaceutical Assistance Programs, Medicaid, or other health cost assistance options in your area. SHIP counselors provide unbiased Medicare counseling and assistance.

Senior Medicare Patrol (SMP): Contact your SMP if you believe your Medicare number has been misused due to fraud, error, or abuse. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors, and abuse.

Here are some tips to help keep you safe from falling prey to Medicare fraud and scammers out to steal your Medicare benefits:

- **Prevent:** Protect your Medicare and Medicaid numbers as if they were credit card numbers. Never give your personal information to anyone offering a FREE item or service. Always rely on your personal doctor to recommend all medical services and equipment for you. Remember: Social Security and Medicare will never call you to ask for your personal information!!
- **Detect:** Keep a health care calendar or journal of your medical appointments, services, tests, etc. and compare it to your Medicare Summary Notice or Explanation of Benefits to check for accuracy.
- **Report:** If you have questions about a claim on your MSN, contact the health care provider or plan first. If you cannot get the issue resolved, contact Alabama SMP for help at 1-800-243-5463.

Social Security Administration (SSA): Apply for Extra Help through SSA. You can visit www.ssa.gov to find the application or call 800-772-1213.

Local Medicaid Office: Contact your local Medicaid office to request application materials for the Medicare Savings Program or Medicaid.

Alabama Medicaid

<https://medicaid.alabama.gov/>

| Local SHIP contact information | Local SMP contact information |
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| SHIP toll-free: 1-800-243-5463 | SMP toll-free: 1-800-243-5463 |
| NARCOG Serving: Cullman, Lawrence & Morgan Counties | www.narcog.org |
| To find a SHIP in another state: Call 877-839-2675 or visit www.shiphelp.org | To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org |
| <p>SHIP National Technical Assistance Center: 877-839-2675 www.shiptacenter.org info@shiptacenter.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2021 Medicare Rights Center www.medicareinteractive.org <i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPCRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p> | |